

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joy L Petrie
Debtor

Case No. 19-03003-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db +Joy L Petrie, 241 Paxson Avenue, Schuylkill Haven, PA 17972-1139
5222118 +Capital One Bank (USA), N.A., c/o Paul J. Klemm, Esq., 2 Industrial Way West, PO Box 500,
Eatontown, NJ 07724-0500
5222120 Geisinger, 100 North Academy Avenue, Danville, PA 17822-3941
5222121 Irhythm Tech Inc., Dept. CH 19717, Palatine, IL 60055-9717
5222122 +Kelly Handling, 1533 Summerhill Road, Auburn, PA 17922-9026
5222124 LVHN - Lehigh Valley Schuylkill, 420 S. Jackson Street, Pottsville, PA 17901-3625
5222123 Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
5222125 +Navient, PO Box 4450, Portland, OR 97208-4450
5222130 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial, P.O. Box 15012, Chandler, AZ 85244)
5222129 Tompkins VISA, PO Box 790408, Saint Louis, MO 63179-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+E-mail/Text: wschwab@iq7technology.com Oct 31 2019 19:31:31 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehigh, PA 18235-0056
cr +EDI: PRA.COM Oct 31 2019 23:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5222116 +EDI: TSYS2.COM Oct 31 2019 23:23:00 Barclays Bank - Upromise, PO Box 8801,
Wilmington, DE 19899-8801
5222117 +E-mail/Text: bncnotices@becket-lee.com Oct 31 2019 19:30:50 Capital One - Kohl's,
P.O. Box 2983, Milwaukee, WI 53201-2983
5222119 +EDI: WFNNB.COM Oct 31 2019 23:23:00 Comenity Bank - Victoria's Secret, PO Box 182273,
Columbus, OH 43218-2273
5222420 +EDI: RMSC.COM Oct 31 2019 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5222126 +EDI: RMSC.COM Oct 31 2019 23:23:00 Synchrony Bank - Amazon, 170 W. Election Rd., Ste. 125,
Draper, UT 84020-6425
5222127 +EDI: RMSC.COM Oct 31 2019 23:23:00 Synchrony Bank - Care Credit,
170 W. Election Rd., Ste. 125, Draper, UT 84020-6425
5222128 +EDI: RMSC.COM Oct 31 2019 23:23:00 Synchrony Bank - Old Navy Visa,
170 W. Election Rd., Ste. 125, Draper, UT 84020-6425
5222131 EDI: TFSR.COM Oct 31 2019 23:18:00 Toyota Financial Services, P.O. Box 9490,
Cedar Rapids, IA 52409-9490

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Thomas J. Campion, Jr on behalf of Debtor 1 Joy L Petrie tjc@pottsvillelaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com/ecf@uslawcenter.com

TOTAL: 4

Information to identify the case:Debtor 1 **Joy L Petrie**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5310**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-03003-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joy L Petrie

10/31/19**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.